DOCUMENT RESUME

ED 109 946 HE 006 515

TITLE	[Preliminary Report on the Activities of the Tennessee Student Assistance Corporation for the School Year 1974-75.]
INSTITUTION	Tennessee Student Assistance Corp., Nashville.
PUB DATE	75
NOTE	31p.
EDRS PRICE	MF-$0.76 HC-$1.95 PLUS POSTAGE
DESCRIPTORS	Court Litigation; Financial Support; *Higher Education; Post Secondary Education; *Scholarship Loans; *State Aid; *Student Loan Programs; *Tuition Grants
IDENTIFIERS	*Tennessee; Tennessee Tuition Grant Program

ABSTRACT

The Tennessee Educational Loan Corporation and the Tennessee Student Assistance Agency have merged into a single state agency, the Tennessee Student Assistance Corporation, for the purpose of administering the state's student assistance programs. These are: (1) the Tuition Grant Program; (2) Guaranteed Student Loan Program; (3) Medical Scholarship-Loan Program; and (4) Graduate Nursing Scholarship Loan Program. Through its student assistance programs, the state has made it possible for more than nine thousand students to enroll in postsecondary educational institutions for the 1974-75 school year. In direct grants, more than $4 million has been advanced to students. Another $4 million in student loans have been insured making it possible for more than three thousand students to obtain loans through commercial lenders in the state. This document reviews the activities of the several programs during the first ruling on the Tennessee Tuition Grant Program. A suit was filed by the Americans United for the Separation of Church and State against the State of Tennessee. The court ruled that the statute creating the Tennessee Tuition Grant Program is unconstitutional, since it violates the Established Clause of the First Amendments. The document also discusses the effect of that ruling on the Tuition Grant Program. (Author/KE)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

Tennessee Student Assistance Corporation

707 Main St.
Nashville
Tennessee
37206

John G. Bannister
Executive Director
George M. Talley
Loan Administrator
Howard T. Wall
Grant Administrator

ED109946

MEMORANDUM

TO: Members of the Tennessee General Assembly

FROM: John G. Bannister JGB

RE: Tennessee Student Assistance Corporation

DATE: January 15, 1975

For your information a preliminary report on the activities of the Tennessee Student Assistance Corporation for the school year 1974-75 is provided. Also, additional data is enclosed relative to the recent court decision concerning the Tuition Grant Program.

Should you have any questions or desire additional information, please contact us.

JGB:gmg
Enclosures

HE006 515

ED109946

INDEX

I. Introduction

II. Board of Directors

III. Tennessee Tuition Grant Program

IV. Tennessee Educational Loan Program

V. Medical Loan Scholarship Program

VI. Graduate Nursing Loan Scholarship Program

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

HE006515

Introduction

By action of the Eighty-eighth General Assembly, the Tennessee Educational Loan Corporation and the Tennessee Student Assistance Agency were merged into a single state agency, the Tennessee Student Assistance Corporation, for the purpose of administering the state's student assistance programs:

1. Tuition Grant Program
2. Guaranteed Student Loan Program
3. Medical Scholarship-Loan Program
4. Graduate Nursing Scholarship-Loan Program

This merger became effective July 1, 1974. Through its student assistance programs, the State has made it possible for more than nine thousand students to enroll in post-secondary educational institutions for the current school year, 1974-75. In direct grants, more than four million dollars has been advanced to students. Another four million dollars in student loans have been insured making it possible for more than three thousand students to obtain loans through commercial lenders in the state. The following pages review the activities of the several programs during the first six months of the current fiscal year.

Tennessee Student Assistance Corporation

Board of Directors

Winfield C. Dunn
Chairman

John K. Folger
Vice Chairman

Gerald Adams
Commissioner
Department of Finance and Administration

Nyles C. Ayers
President
Tennessee Council of Private Colleges

Edward J. Boling
President
University of Tennessee

Claude C. Bond (term - July 1, 1976)
Chattanooga

Frank C. Brogden (term - July 1, 1977)
Kingsport

Benjamin E. Carmichael
Commissioner
Department of Education

Joseph Copeland
Chairman
Tennessee Council of Private Colleges

Cecil C. Humphreys
Chancellor
State Board of Regents

Turner O. Lashlee (term - July 1, 1975)
Humboldt

Harlan Mathews
State Treasurer

William R. Snodgrass
State Comptroller

TENNESSEE TUITION GRANT PROGRAM

In 1971 when the Tennessee General Assembly enacted legislation establishing the Tuition Grant Program, Tennessee became the first state in the southeast to provide such a program of comprehensive assistance to students. In 1974-75, thirty-six states had viable student grant programs amounting to awards in excess of four hundred and fifty million dollars ($456,932,535) to seven hundred ninety-nine thousand, four hundred fifty-three (799,453) students.

The enclosed report is a preliminary review of the 1974-75 school year. The historical review chart shows the activity of the program from its beginning.

Summary of Applications

Approximately fifty thousand (50,000) applications for the school year 1974-75 were distributed to high schools and colleges in the state. Eleven thousand, two hundred fifty-five (11,255) were processed. This was an increase of sixty percent (60%) over 1973-74. Applicants who planned to attend public institutions represented fifty-eight percent (58%) of the total, while forty-two percent (42%) of the applicants planned to attend private institutions.

Summary of Awards

A total of five thousand, eight hundred and three (5,803) students (a forty-nine percent (49%) increase over 1973-74) were awarded three million, six hundred sixty-seven thousand, six hundred and seven dollars ($3,667,607) to attend fifty-nine (59) different institutions of higher education in Tennessee. Attrition for fall term has reduced the amount awarded to the level of appropriation.

This year Tennessee received three hundred nineteen thousand, three hundred ninety-two dollars ($319,392) in federal funds from the State Student Incentive Grant Program. This amount was added to the state appropriation of three million, two hundred ninety-eight thousand, eight hundred dollars ($3,298,800).

Approximately fifty-three percent (53%) or three thousand, one hundred and one (3,101) of the awards amounting to one million, one hundred sixty-one thousand, one hundred and ninety-nine dollars ($1,161,199) were to students attending public institutions, while two thousand, seven hundred and two (2,702) or approximately forty-seven percent (47%) of the awards amounting to two million, five hundred and six thousand, four hundred and eight dollars ($2,506,408) were to students attending private institutions.

Students attending the University of Tennessee at Knoxville received the largest number of grants (649) and the largest dollar amount ($255,605).

Over eleven hundred students (1,132), as of October 31, had established need but were non-awarded because of lack of available funds.

The data in this report reflects awards for the full year, but adjustments will be made throughout the year.

Historical Review of Tennessee Tuition Program

School Year	Appropriation	No. of Applicants	No. of Recipients	Amount Awarded	Average Award
1972-73	$1,200,000	4,018	2,002	$1,177,093	$588
1973-74	$2,155,000	6,803	3,888	$2,146,628	$552
1974-75	$3,618,205*	11,255	5,803	$3,667,607**	$632

* Includes $319,392 in federal funds
** Awards through November 7, 1974; program attrition will reduce to level of appropriation.

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
1974-75
Tennessee Tuition Grant Program

Number of Applications Received*	11,255	
Private College Applicants	4,725	(42%)
Public College Applicants	6,530	(58%)
Applications by Class Level		
Freshmen	6,086	(46%)
Sophomores	2,665	(28%)
Juniors	1,813	(19%)
Seniors	691	(7%)
Summary of Awards**		
Number Aided	5,803	
Amount Awarded	$3,667,607	
Average Award	$632	
Number of Private College Awards	2,702	(46.6%)
Amount Awarded	$2,506,408	(68.3%)
Average Award	$928	
Number of Public College Awards	3,101	(53.4%)
Amount Awarded	$1,161,199	(31.7%)
Average Award	$374	

Awards by Class Level

Class Level	Number	Amount
Freshmen	2,740 (47.2%)	$1,622,371 (44.2%)
Sophomores	1,576 (27.1%)	1,030,612 (28.1%)
Juniors	1,090 (18.8%)	734,643 (20.0%)
Seniors	397 (6.8%)	279,981 (7.6%)

Awards by Family Income

Income Range	Number	Amount
$0 - $2,999	631 (10.9%)	$390,977 (10.7%)
3,000 - 5,999	1,245 (21.5%)	743,430 (20.1%)
6,000 - 7,499	708 (12.3%)	440,119 (12.1%)
7,500 - 8,999	681 (11.8%)	438,480 (12%)
9,000 - 11,999	1,174 (20.3%)	752,891 (20.7%)
12,000 - 14,999	851 (14.7%)	552,533 (15.2%)
15,000 or over	485 (8.4%)	326,478 (8.9%)

* 11/07/74
** 09/19/74
*** 10/31/74

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
Tuition Grants to Students Attending Private Institutions***
1974-75

Institution	No. of Students Receiving Awards	Amount	Average Award
Aquinas College	9	$ 6,750	$ 750
Belmont College	83	73,651	887
Bethel College	36	33,590	933
Bryan College	29	28,400	979
Carson-Newman College	126	122,735	974
Christian Brothers College	117	114,852	982
Cumberland College	48	41,855	872
Fisk University	60	60,000	1000
Freed-Hardeman College	234	220,791	944
Hiwassee College	91	73,555	808
Johnson Bible College	7	4,650	664
King College	47	44,930	956
Knoxville College	69	68,246	989
Lambuth College	169	157,854	934
Lane College	139	135,461	975
Lee College	30	27,315	911
LeMoyne-Owen College	177	139,400	789
Lincoln Memorial University	129	124,733	967
David Lipscomb College	94	78,714	837
Martin College	76	68,190	897
Maryville College	32	28,697	897
Meharry Medical College	1	1,000	1000
Memphis Academy of Arts	6	5,800	967
Milligan College	41	37,440	913
Morristown College	4	3,400	850
George Peabody College	67	61,945	925
Scarritt College	2	2,000	1000
Southern Missionary College	55	52,780	960
Southwestern University	109	103,810	952
Tennessee Wesleyan College	49	45,950	938
Trevecca Nazarene College	58	53,468	922
Tusculum College	20	19,735	987
Union University	170	155,282	913
University of the South	69	66,360	962
Vanderbilt University	154	150,744	979

Summary of Awards**

Total Number	Percentage	Total Amount	Percentage	Average Award
2702	46.6	$2,506,408	68.3	$928

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
Tuition Grants to Students Attending Public Institutions***
1974-75

Institution	No. of Students Receiving Awards	Amount	Average Award
Austin Peay State University	185	$ 69,171	$374
Chattanooga State Community College	11	2,244	204
Cleveland State Community College	11	2,244	204
Columbia State Community College	29	5,892	203
Dyersburg State Community College	19	3,800	200
East Tennessee State University	219	82,791	378
Jackson State Community College	15	3,060	204
Knoxville State Area Vocational-Technical School	1	165	165
Memphis State University	320	116,970	366
Middle Tennessee State University	312	111,797	358
Motlow State Community College	16	3,264	204
Nashville State Technical Institute	14	2,200	159
Roane State Community College	36	7,028	195
Shelby State Community College	47	9,590	204
State Technical Institute at Memphis	28	4,565	163
Tennessee State University	305	111,675	366
Tennessee Technological University	285	104,309	366
University of Tennessee at Chattanooga	84	34,383	409
University of Tennessee at Knoxville	649	255,605	394
University of Tennessee at Martin	497	217,006	437
University of Tennessee Medical Unit, Memphis	13	6,478	498
University of Tennessee at Nashville	19	6,393	336
Volunteer State Community College	3	612	204
Walters State Community College	23	4,692	204

Summary of Awards**

Total Number	Percentage	Total Amount	Percentage	Average Award
3101	53.4	$1,161,199	31.7	$374

Facts Relative to the Tennessee Tuition Grant Program

- As early as 1968, a prominent public Tennessee educator identified the need in our state for an educational grant program.

- The master plan for higher education in Tennessee developed by the Tennessee Higher Education Commission called for the creation and funding of a state educational grant program to meet the needs of young people attending institutions of higher education in Tennessee.

- A review of reports filed with the U. S. Office of Education each year shows that institutions of higher education establish need for more funds from federal student assistance programs than can be funded.

- The Higher Education Act of 1972 created a State Student Incentive Grant Program for the purpose of providing matching funds on a dollar for dollar basis for states which establish state grant programs; this program was funded at twenty million dollars during the school year 1974-75 and Tennessee received $319,392 in federal monies.

- For the school year 1974-75, thirty six states had viable student grant programs amounting to awards in excess of four hundred and fifty million dollars ($456,932,535) to 799,453 recipients.

- A number of states have programs that date back to the mid-1950's.

- A number of states have programs for students attending private institutions only; several states permit grants to students attending proprietary institutions.

- For the school year 1974-75, the federal government is providing over six hundred and fifty million dollars in campus based student assistance programs; these funds are available directly to the institutions for awarding to their students; public, private and proprietary institutions are eligible for these programs.

- The Higher Education Act of 1972 created the Basic Educational Opportunity Grant Program; students attending public, private or proprietary institutions may receive a direct federal grant to attend the institution of their choice.

- The Veteran's Administration and Social Security Administration provide educational assistance for students to attend the post-secondary institution of their choice.

- The state has been guaranteeing loans for students to attend public, private and proprietary institutions both in Tennessee and other states since 1963.

- A federal district court in Kansas has ruled that the State of Kansas was not in violation of the federal constitution in establishing a program of educational grants for students to attend nineteen private colleges in that state; a federal district court in Maryland has ruled that the State of Maryland was not in violation of the federal constitution in making a direct appropriation to four private institutions in that state.

- Tennessee Tuition Grants are made to students and are paid according to the academic calendar of the institution. A student may transfer from one institution to another in which case the grant is adjusted to reflect the tuition costs at the new institution.

Informational Report

Tennessee Tuition Grant Program

Court Ruling

Background

On March 14, 1973, suit was filed in the U. S. District Court for Middle Tennessee by the Americans United for the Separation of Church and State against the State of Tennessee to have the court declare unconstitutional and enjoin enforcement, operation and execution of the Tennessee Tuition Grant Program. Subsequently, the case was heard by the federal district court in Nashville on February 20, 1974. Thus, on November 8, 1974, the U. S. District Court of Middle Tennessee announced its decision that the statute creating the Tennessee Tuition Grant Program is unconstitutional as violative of the Establishment Clause of the First Amendment. The Court in its opinion stated that the unconstitutional aspects of the statute and program cannot be severed so as to save the Tuition Grant Program with respect to the nonsectarian colleges and universities.

Effect

For the school year 1974-75, eleven thousand two hundred and fifty five (11,255) students filed applications with the Tennessee Student Assistance Corporation for assistance through the Tennessee Tuition Grant Program. Of this number, awards were made to five thousand eight hundred and three (5,803) in the amount of three million six hundred sixty seven thousand, six hundred and seven dollars ($3,667,607). Three hundred nineteen thousand, three hundred and ninety two dollars ($319,392) of this amount were funds made available to the State through the federal Student State Incentive Grant program. Fifty three per cent (53.4) of the awards were to students

attending public institutions. Sixty eight per cent (68.3) of the funds were awarded to students attending private colleges. Fully fifty six percent (56.5) of the awards were to students whose annual family income is below nine thousand dollars ($9,000). Another twenty per cent (20.3) of the awards were to students whose annual family income is in the nine to twelve thousand dollar range.

The significance of the above data is that some four thousand four hundred (4,439) students and their families were made a commitment of an award to assist with the costs of tuition to the college of their choice in Tennessee for the current year. Financial and educational plans have been formalized by these students and their parents based upon their Tuition Grant award for the school year 1974-75. Without this promised aid, many of these students could not have attended college. To cancel these awards for the remainder of this year will most certainly result in many students having to terminate their educational plans and further create undue financial hardship for those who are fortunate enough to continue without this assistance.

Aside from the personal loss to students, many institutions have staffed and planned based on present enrollments which have been bolstered by students enrolling because of the Tuition Grant assistance. A number of institutions have extended Tuition Grant recipients a line of credit contingent upon receipt of their Tuition Grant award. Cancellation of the Tuition Grant Program for the current year will cause undue and unnecessary hardship for many of those involved.

Procedures for processing student awards require that a roster be provided to each participating institution shortly after the beginning of each term. Institutions verify and certify enrollment of each recipient each term. Upon receipt of the roster certifying enrollments, payment is made to students through the institutions for credit toward tuition of each recipient. Currently, fifty eight institutions have students eligible for participation in the Tuition Grant Program. To date, payment has been made for the fall term to forty three institutions in the amount of one million forty five thousand, three hundred and sixty eight dollars and seventy cents ($1,045,368.70). Grants for students attending fifteen institutions for the fall term

have not been paid. Checks totaling one hundred sixty eight thousand, four hundred fifty seven dollars and fifty one cents ($168,457.51) have been processed. However, these checks will not be released pending a decision on the motion for a stay of the court order. Rosters for an additional eight institutions have only recently been received and are now being processed. Altogether, payment has not been paid for two thousand one hundred sixty nine (2,169) students attending eight public and seven private institutions for a total amount of four hundred fifty two thousand five hundred ninety six dollars ($452,596).

Course of Action

A motion for a stay of the court order will be filed immediately. It is anticipated that a decision will be rendered on this request within thirty to forty five days. Also, the District Court's decision will be appealed to the United States Supreme Court.

The Board of Directors of the Tennessee Student Assistance Corporation shall meet in the near future to consider the Court's decision and to explore approaches it might take in recommending changes to the existing statue to satisfy the Court.

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
1974-75
Applicants Who Did Not Receive Grants

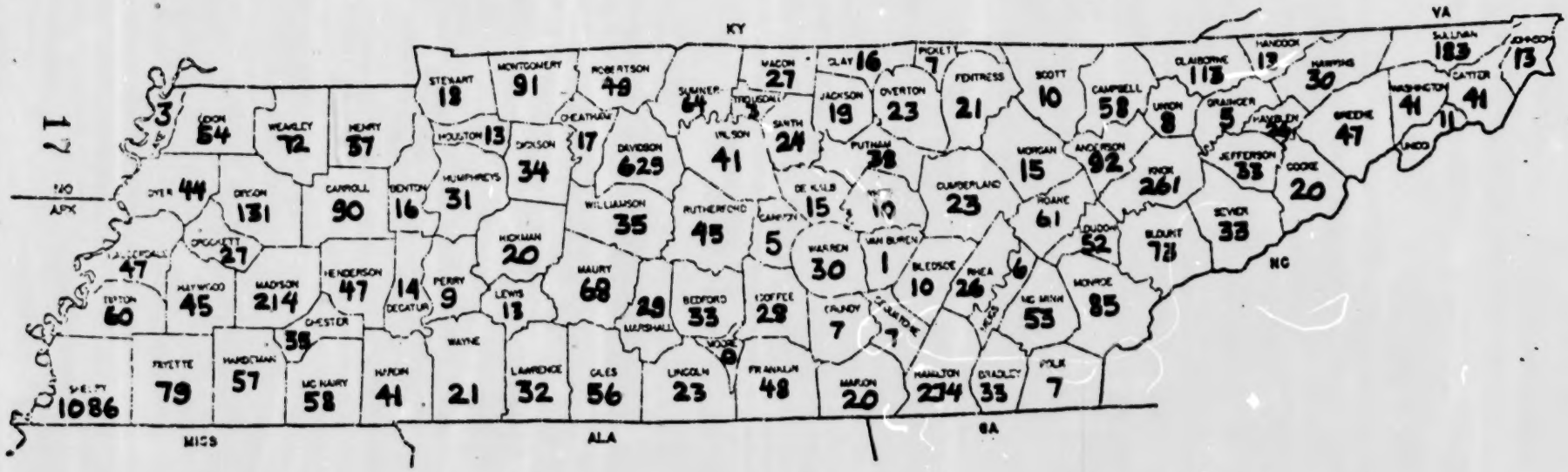
Reason	Number
Need Not Established	1246
Lack of Available Funds	1132
Incomplete Files	2865
Ineligible by Regulations	1
Other (Including Declines)	208

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
1974-75
Tuition Grant Awards by Counties

County	Number of Grants	Total Amount of Grants	Average Grants	Number Attending Private Institutions	Number Attending Public Institutions
Anderson	92	$ 47,884	$520	29	63
Bedford	33	18,362	556	14	19
Benton	16	12,030	752	9	7
Bledsoe	10	6,303	630	4	6
Blount	73	51,563	706	42	31
Bradley	33	24,632	746	24	9
Campbell	58	35,800	617	25	33
Cannon	5	2,399	480	1	4
Carroll	90	54,917	610	36	54
Carter	41	24,256	592	16	25
Cheatham	17	11,218	660	8	9
Chester	35	25,243	721	21	14
Claiborne	113	97,439	862	93	20
Clay	16	6,020	376	0	16
Cocke	20	12,325	616	6	14
Coffee	28	16,149	577	13	15
Crockett	27	19,645	728	16	11
Cumberland	23	12,993	565	7	16
Davidson	629	413,336	657	330	299
Decatur	14	9,702	693	7	7
DeKalb	15	11,256	750	9	6
Dickson	34	19,427	571	14	20
Dyer	44	23,278	529	13	31
Fayette	79	37,138	470	13	66
Fentress	21	8,671	413	1	20
Franklin	48	27,686	577	19	29
Gibson	131	87,489	668	66	65
Giles	56	36,198	646	28	28
Grainger	5	2,377	475	1	4
Greene	47	31,130	662	23	27
Grundy	7	3,762	537	2	5
Hamblen	26	14,637	563	10	16
Hamilton	274	165,071	602	113	161
Hancock	13	5,670	436	2	11
Hardeman	57	38,607	677	29	28
Hardin	41	25,133	613	15	26
Hawkins	30	13,565	452	5	25
Haywood	45	30,512	678	22	23
Henderson	47	29,181	621	16	31
Henry	37	23,621	638	14	23
Hickman	20	11,907	595	7	23
Houston	13	5,050	388	0	13
Humphreys	31	17,756	572	11	20
Jackson	18	9,225	513	5	13
Jefferson	33	25,079	760	21	12
Johnson	13	6,314	486	3	10
Knox	261	157,438	603	101	160

County	Number of Grants	Total Amount of Grants	Average Grants	Number Attending Private Institutions	Number Attending Public Institutions
Lake	3	$ 1,578	$526	1	2
Lauderdale	47	24,737	526	13	34
Lawrence	32	20,873	652	18	14
Lewis	13	6,381	491	4	9
Lincoln	23	12,271	534	7	16
Loudon	52	33,598	646	27	25
McMinn	53	32,951	622	27	26
McNairy	58	39,196	676	28	30
Macon	27	13,689	507	8	19
Madison	214	166,155	776	150	64
Marion	20	11,093	555	6	14
Marshall	29	18,231	629	15	14
Maury	68	39,361	579	29	39
Meigs	6	4,012	669	3	3
Monroe	85	59,452	699	57	28
Montgomery	91	41,511	456	13	78
Moore	0	-	-	-	-
Morgan	15	5,476	365	1	14
Obion	54	31,271	579	17	37
Overton	23	9,690	421	2	21
Perry	9	6,691	743	5	4
Pickett	7	2,646	378	0	7
Polk	7	3,840	549	3	4
Putnam	38	22,182	584	13	25
Rhea	26	19,481	749	16	10
Roane	61	26,717	438	13	48
Robertson	49	25,851	527	13	36
Rutherford	45	24,957	555	17	28
Scott	11	7,172	652	5	6
Sequatchie	7	5,498	785	5	2
Sevier	33	18,515	561	13	20
Shelby	1086	697,595	642	571	515
Smith	24	13,770	574	8	16
Stewart	19	7,491	394	0	19
Sullivan	183	109,143	596	72	111
Sumner	64	43,998	687	37	27
Tipton	60	33,142	552	15	45
Trousdale	3	1,122	374	0	3
Unicoi	10	5,162	516	2	8
Union	8	4,311	538	4	4
VanBuren	1	290	290	0	1
Warren	30	18,859	629	14	16
Washington	41	22,080	539	13	28
Wayne	21	10,173	484	5	16
Weakley	72	41,620	578	21	51
White	10	4,448	445	1	9
Williamson	35	25,165	719	21	14
Wilson	47	31,502	670	27	20

TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
1974-75
Tuition Grant Recipients by Counties



TENNESSEE STUDENT ASSISTANCE CORPORATION
Preliminary Report
1974-75
Tuition Grants - County Ranking

By Population*			By Tuition Grants**		
Rank	County	Population	Rank	County	Number of Grants
1	Shelby	(772,11?)	1	Shelby	1086
2	Davidson	(447,877)	2	Davidson	629
3	Knox	(276,293)	3	Hamilton	274
4	Hamilton	(254,236)	4	Knox	261
5	Sullivan	(127,329)	5	Madison	214
6	Washington	(73,924)	6	Sullivan	183
7	Madison	(65,774)	7	Gibson	131
8	Blount	(63,744)	8	Claiborne	113
9	Montgomery	(62,721)	9	Anderson	92
10	Anderson	(60,300)	10	Montgomery	91
11	Rutherford	(59,428)	11	Carroll	90
12	Sumner	(56,284)	12	Monroe	85
13	Bradley	(50,686)	13	Fayette	79
14	Gibson	(47,871)	14	Blount	73
15	Greene	(47,630)	15	Weakley	72
16	Maury	(44,028)	16	Maury	68
17	Carter	(43,259)	17	Sumner	64
18	Roane	(38,881)	18	Roane	61
19	Hamblen	(38,696)	19	Tipton	60
20	Wilson	(36,999)	20	Campbell	58
21	Putnam	(35,487)	20	McNairy	58
22	McMinn	(35,462)	21	Hardeman	57
23	Williamson	(34,423)	22	Giles	56
24	Hawkins	(33,757)	23	Obion	54
25	Coffee	(32,572)	24	McMinn	53
26	Dyer	(30,427)	25	Loudon	52
27	Obion	(29,936)	26	Robertson	49
28	Robertson	(29,102)	27	Franklin	48
29	Lawrence	(29,097)	28	Greene	47
30	Weakley	(28,827)	28	Lauderdale	47
31	Sevier	(28,241)	28	Henderson	47
32	Tipton	(28,001)	29	Rutherford	45
33	Franklin	(27,289)	29	Wilson	45
34	Warren	(26,972)	29	Haywood	45
35	Campbell	(26,045)	30	Dyer	44
36	Carroll	(25,741)	31	Washington	41
37	Cocke	(25,283)	31	Carter	41
38	Bedford	(25,039)	31	Hardin	41
39	Jefferson	(24,940)	32	Putnam	38
40	Lincoln	(24,318)	33	Henry	37
41	Loudon	(24,266)	34	Williamson	35
42	Henry	(23,749)	34	Chester	35
43	Monroe	(23,475)	35	Dickson	34
44	Fayette	(22,692)	36	Bradley	33
45	Hardeman	(22,435)	36	Sevier	33
46	Giles	(22,138)	36	Bedford	33

By Population*			By Tuition Grants**		
Rank	County	Population	Rank	County	Number of Grants
47	Dickson	(21,977)	36	Jefferson	33
48	Cumberland	(20,733)	37	Lawrence	32
49	Marion	(20,577)	38	Humphreys	31
50	Lauderdale	(20,271)	39	Hawkins	30
51	Haywood	(19,596)	39	Warren	30
52	Claiborne	(19,420)	40	Marshall	29
53	McNairy	(18,369)	41	Coffee	28
54	Hardin	(18,212)	42	Crockett	27
55	Henderson	(17,360)	42	Macon	27
56	Marshall	(17,319)	43	Hamblen	26
57	Rhea	(17,202)	43	Rhea	26
58	White	(16,355)	44	Smith	24
59	Unicoi	(15,254)	45	Lincoln	23
60	Overton	(14,866)	45	Cumberland	23
61	Scott	(14,762)	45	Overton	23
62	Crockett	(14,402)	46	Fentress	21
63	Grainger	(13,948)	46	Wayne	21
64	Morgan	(13,619)	47	Cocke	20
65	Humphreys	(13,560)	47	Marion	20
66	Cheatham	(13,199)	47	Hickman	20
67	Fentress	(12,593)	48	Jackson	19
68	Smith	(12,509)	48	Stewart	18
69	Wayne	(12,365)	49	Cheatham	17
70	Macon	(12,315)	50	Benton	16
71	Benton	(12,126)	50	Clay	16
72	Hickman	(12,096)	51	Morgan	15
73	Polk	(11,669)	51	DeKalb	15
74	Johnson	(11,569)	52	Decatur	14
75	DeKalb	(11,151)	53	Johnson	13
76	Grundy	(10,631)	53	Lewis	13
77	Chester	(9,927)	53	Hancock	13
78	Decatur	(9,457)	53	Houston	13
79	Union	(9,072)	54	Unicoi	11
80	Cannon	(8,467)	55	Scott	10
81	Jackson	(8,141)	55	Bledsoe	10
82	Lake	(8,091)	55	White	10
83	Bledsoe	(7,643)	56	Perry	9
84	Stewart	(7,319)	57	Union	8
85	Lewis	(6,761)	58	Polk	7
86	Hancock	(6,719)	58	Grundy	7
87	Clay	(6,624)	58	Sequatchie	7
88	Sequatchie	(6,331)	58	Pickett	7
89	Houston	(5,853)	59	Meigs	6
90	Perry	(5,238)	60	Grainger	5
91	Meigs	(5,219)	60	Cannon	5
92	Trousdale	(5,155)	61	Lake	3
93	Pickett	(3,774)	61	Trousdale	3
94	VanBuren	(3,758)	62	VanBuren	1
95	Moore	(3,568)	63	Moore	0

* 1970 U. S. Census Report
** 11/01/74

THE GUARANTEED STUDENT LOAN PROGRAM

The Guaranteed Student Loan Program was created by a legislative act of the Tennessee General Assembly in 1963. It is a program designed to make it possible for students to borrow from private lenders to help pay for the cost of their education and training at universities, colleges and vocational schools.

Under the program, students may borrow up to $2,500 per year, with no repayment until nine months after the student graduates or withdraws from school. In most instances, the loan is interest free while the student is enrolled in school.

To date, more than twenty-nine thousand students have borrowed in excess of forty-nine million dollars under this program at a cost to the State of less than one million dollars.

The attached pages provide additional data relative to the educational loan program.

Tennessee Educational Loan Program

School Year 1974-75

Loans Guaranteed	3,189
Amount	$4,480,947
Average Loan	$1,405*

* Through December 31, 1974

Type of Lender	Affiliated Lenders	Active Lenders
Banks	237	156
Credit Unions	19	11
Savings and Loan Associations	6	5
Total	262	169*

* Through November 30, 1974

Comparison of Educational Loans
and
Higher Education Enrollments
1963-1974

School Year	Total Enrollment	No. of Loans Endorsed	Percent Enrollment	Amount	Average Loan
1963-64	N/A	931	N/A	$ 598,768	$ 643
1964-65	87,357	1,260	1.44	868,033	689
1965-66	99,989	1,704	1.70	1,166,733	685
1966-67	106,596	2,610	2.45	1,955,454	749
1967-68	111,803	5,045	4.51	4,460,280	884
1968-69	116,868	5,801	4.96	5,316,589	916
1969-70	125,775	6,083	4.84	5,659,428	930
1970-71	129,439	6,315	4.88	5,944,989	941
1971-72	137,751	7,135	5.18	6,762,606	948
1972-73	142,761	6,115	4.28	6,141,100	1,004
1973-74	149,555	4,829	3.21	6,024,732	1,248
1974-75	N/A	2,725*	N/A	3,883,369*	1,425
TOTALS		50,553		$48,782,081	

N/A = Not Available

* July 1, 1974 through October 31, 1974

TSAC AFFILIATED LENDERS

(7-74)

Adamsville	Bank of Adamsville
Adamsville	Farmers & Merchants Bank
Alamo	The Bank of Alamo
Alexandria	DeKalb County Bank & Trust Company
Ardmore	Bank of Ardmore
Arnold Air Force Station	AEDC Federal Credit Union
Ashland City	Ashland City Bank & Trust Company
Athens	City & County Bank of McMinn
Athens	First National Bank
Athens	The Citizens National Bank
Atwood	Citizens Bank & Trust Company
Bells	Bank of Crockett
Bells	Bells Banking Company
Blountville	Tri City Bank & Trust Company
Bolivar	Hardeman County Savings Bank
Bolivar	The Bank of Bolivar
Bradford	The Bank of Bradford
Bristol	First National Bank of Sullivan County
Bristol	Tri-City Bank & Trust Company
Bristol	Bank of Virginia-Southwest
Brownsville	First State Bank
Byrdstown	Pickett County Bank & Trust Company
Calhoun	Bowaters Employees Credit Union
Camden	Bank of Camden
Camden	Commerce Union Bank
Carthage	Citizens Bank
Carthage	Smith County Bank
Celina	Bank of Celina
Centerville	First National Bank
Centerville	Security Bank & Trust Company
Chapel Hill	First State Bank
Chattanooga	American National Bank & Trust Co.
Chattanooga	Central Sylva Federal Credit Union
Chattanooga	Chattanooga-Hamilton County Teachers Federal Credit Union
Chattanooga	Combustion Federal Credit Union
Chattanooga	EPB Employees Credit Union
Chattanooga	Hamilton National Bank
Chattanooga	Pioneer Bank
Clarksville	First National Bank
Clarksville	First Trust & Savings Bank
Clarksville	Northern Bank of Tennessee
Cleveland	Cleveland Bank & Trust Company
Cleveland	Merchants Bank
Cleveland	The Cleveland National Bank
Clifton	Peoples Bank
Clinton	Hamilton National Bank
Clinton	Union Peoples Bank
Columbia	Commerce Union Bank
Columbia	First Farmers & Merchants Bank
Columbia	First National Bank
Columbia	Middle Tennessee Bank
Concord	City and County Bank
Cookeville	Citizens Bank
Cookeville	First National Bank
Cornersville	The Farmers Bank
Covington	First State Bank
Covington	Tipton County Farmers-Union Bank
Crossville	Cumberland County Bank
Crossville	First National Bank
Dayton	The Dayton Bank & Trust Company
Decaturville	Decatur County Bank
Decherd	First National Bank
Dickson	First National Bank
Dover	Dover-Peoples Bank & Trust Company
Dresden	Weakley County Bank
Ducktown	Ducktown Banking Company
Dyer	Bank of Dyer
Dyer	Farmers & Merchants Bank
Dyersburg	First Bank & Trust Company
Dyersburg	First Citizens National Bank
Elbridge	Bank of Elbridge
Elizabethton	Carter County Bank
Elizabethton	Citizens Bank
Elizabethton	Security Federal Savings & Loan Assn.
Enville	Bank of Enville
Erin	Erin Bank & Trust Company
Erwin	Erwin National Bank
Erwin	First Federal Savings & Loan Association
Etoweh	Cantrell Banking Company
Fayetteville	Union National Bank
Frankewing	Bank of Frankewing
Franklin	Harpeth National Bank
Gainesboro	Citizens Bank
Gainesboro	Jackson County Bank
Gallatin	Commerce Union Bank
Gleason	Bank of Gleason
Goodlettsville	Bank of Goodlettsville
Greenback	Merchants & Farmers Bank
Greenfield	Greenfield Banking Company
Greeneville	First National Bank
Greeneville	Greene County Bank
Greeneville	Magnavox Employees Credit Union
Halls	Bank of Halls
Harriman	Hamilton Bank of Roane County
Hartsville	Citizens Bank
Henderson	Chester County Bank
Hendersonville	Bank of Hendersonville
Hohenwald	First National Bank of Hohenwald
Hohenwald	Hohenwald Bank & Trust Company
Hornbeak	Patriot Bank
Humboldt	First National Bank
Humboldt	Merchants State Bank
Huntingdon	Bank of Huntingdon
Jacksboro	First State Bank
Jackson	GM & O Jackson Federal Credit Union
Jackson	Jackson County Bank
Jackson	National Bank of Commerce
Jackson	Second National Bank of Jackson
Jackson	TVA Western Employees Credit Union
Jamestown	Union Bank
Jefferson City	First National Bank
Jefferson City	Morristown Federal Savings & Loan
Johnson City	Banking & Trust Company
Johnson City	First Peoples Bank
Johnson City	Hamilton Bank of Johnson City
Johnson City	Pet Dairy Employees Federal Credit Union
Jonesboro	The Banking & Trust Company
Kenton	First State Bank
Kingsport	Federal Savings & Loan Association
Kingsport	Kingsport National Bank
Kingsport	Mason-Dixon Employees Credit Union
Kingsport	Tri-City Bank & Trust
Kingston	Kingston Bank & Trust Company
Knoxville	Fountain City Bank
Knoxville	Hamilton National Bank
Knoxville	Knoxville TVA Credit Union
Knoxville	Park National Bank
Knoxville	Valley Fidelity Bank
Knoxville	Volunteer State Bank
Lafayette	Citizens Bank
Lafayette	Macon County Bank & Trust Company
Lafollette	Peoples National Bank
Lake City	City & County Bank of Anderson County
Lawrenceburg	Commerce Union Bank
Lawrenceburg	First National Bank
Lawrenceburg	Lawrence County Bank
Lebanon	Commerce Union Bank
Lebanon	Lebanon Bank
Lebanon-Norene	Peoples Bank
Lenoir City	Bank of Loudon County
Lewisburg	First National Bank
Lewisburg	Peoples and Union Bank
Liberty	Liberty State Bank
Linden	First State Bank
Livingston	First National Bank
Livingston	Union Bank & Trust Company
Lobelville	Bank of Lobelville
Loudon	Hamilton Bank of Loudon
Madisonville	Bank of Madisonville
Manchester	First National Bank
Martin	The Martin Bank
Martin	Weakley County Employees Credit Union
Maryville	Bank of Maryville
Maryville	Blount National Bank
Memphis	First National Bank
Memphis	Gordon's Transport Federal Credit Union
Memphis	Memphis Defense Federal Credit Union
Memphis	Memphis-Shelby County Teachers Credit Union
Memphis	National Bank of Commerce
Memphis	Tri-State Bank of Memphis
Memphis	Union Planters National Bank
Milan	Farmers-Peoples Bank
Monterey	Bank of Monterey
Morristown	Bank of Commerce

Morristown	Bank of Morristown
Morristown	Hamilton Bank of Morristown
Mt. Pleasant	First Farmers & Merchants National Bank
Mt. Pleasant	First National Bank
Munford	Munford Union Bank
Murfreesboro	Citizens Central Bank
Murfreesboro	Commerce Union Bank
Murfreesboro	Murfreesboro Bank & Trust Company
Murfreesboro	National Bank of Murfreesboro
McKenzie	McKenzie Banking Company
McMinnville	Citizens State Bank
McMinnville	First National Bank
McMinnville	The City Bank & Trust Company
Nashville	Commerce Union Bank
Nashville	Commerce Union Bank (9th Ave. Branch)
Nashville	Fidelity Federal Savings & Loan
Nashville	First American National Bank
Nashville	Hamilton Bank
Nashville	Nashville City Bank & Trust Company
Nashville	Third National Bank
Newbern	Security State Bank
Newport	Merchants & Planters Bank
Newport	National Bank of Newport
New Tazewell	Citizens Bank
Niota	The Bank of Niota
Oak Ridge	Bank of Oak Ridge
Oak Ridge	Hamilton First National
Oak Ridge	City & County Bank of Anderson County
Oak Ridge	Oak Ridge Government Employees Credit Union
Oak Ridge	Y-12 Employees Federal Credit Union
Obion	Commercial Bank of Obion
Oneida	First National Bank
Oneida	First Trust & Savings Bank
Oneida	Oneida Bank & Trust Company
Paris	First Trust & Savings Bank
Paris	Commercial Bank & Trust Company
Parsons	Farmers Bank
Petersburg	First National Bank
Pulaski	First National Bank
Pulaski	The Union Bank
Red Boiling Springs	Macon County Bank & Trust Company
Ripley	Bank of Ripley
Rogersville	Citizens Union Bank
Rogersville	First National Bank
Rogersville	John Sevier TVA Employees Credit Union
Rutherford	First National Bank
Rutherford	Rutherford State Bank
St. Joseph	American Bank
Savannah	Citizens Bank
Savannah	First Federal Savings & Loan
Savannah	First National Bank
Savannah	Hardin County Bank
Selmer	First National Bank
Selmer	Selmer Bank & Trust Company
Sewanee	Bank of Sewanee
Sharon	Bank of Sharon
Shelbyville	Bedford County Bank
Shelbyville	First National Bank
Shelbyville	Peoples National Bank
Smithville	Citizens Bank
Smithville	First Central Bank
Smyrna	First National Bank
Sneedville	Citizens Bank of Sneedville
Somerville	First State Bank
Somerville	Somerville Bank & Trust Company
South Pittsburg	Citizens State Bank
South Pittsburg	Hamilton Bank of Marion County
Sparta	Commerce Union Bank
Sparta	First National Bank
Spencer	Citizens Bank
Spring City	Hamilton Bank of Rhea County
Springfield	Commerce Union Bank
Springfield	First National Bank
Sunbright	Sunbright Bank & Trust Company
Tiptonville	First State Bank & Trust Company
Tracy City	First National Bank
Trenton	Bank of Trenton & Trust Company
Trenton	Citizens State Bank
Trimble	Farmers Bank
Troy	Bank of Troy
Tullahoma	The First National Bank
Tullahoma	Traders National Bank
Union City	Farmers Exchange Bank
Union City	Old and Third National Bank
Waynesboro	Bank of Waynesboro
Waynesboro	Wayne County Bank
White Bluff	Farmers & Merchants Bank
White House	Farmers Bank
Whiteville	Whiteville Savings Bank
Winchester	Farmers National Bank
Woodbury	Bank of Commerce
Woodbury	Peoples Bank
Woodland Mills	Farmers Bank
Yorkville	Bank of Yorkville

MEDICAL LOAN-SCHOLARSHIP PROGRAM

The Medical Loan-Scholarship Program is designed to induce medical students to locate and practice medicine in an area of the State of Tennessee where there is a shortage of physicians.

Medical students that certify that they will practice medicine in a shortage area may receive awards of $6,500 if enrolled in three-year medical schools, or $5,000 if enrolled in four-year medical schools. There is no repayment until the borrower has begun his medical practice. If the borrower practices in a shortage area, the debt is cancelled at the rate of $5,000 per year.

If a borrower fails to complete his medical training, repayment is by monthly installments over a period of up to seven years. If a borrower becomes licensed to practice in another state before his loan is repaid, a penalty of twenty-five hundred dollars is imposed.

The program began on July 1, 1972. Since that time, eighty students have certified their intentions to practice in shortage areas and have received assistance under the program. Fifty other medical students have certified that they would practice in shortage areas but did not receive awards for lack of available funds.

The attached pages provide additional data relative to the Medical Loan-Scholarship Program.

MEDICAL LOAN-SCHOLARSHIP PROGRAM
YEAR END REPORT

Fiscal 1974-75

Funds Carried Over from Previous Year	$ 5,500.00
Appropriation for Fiscal 1974-75	300,000.00
Funds Available for Awards	305,500.00
Less 1974-75 Awards	304,875.00
Funds to be Carried Over to Next Fiscal Year	$ 625.00

MEDICAL LOAN-SCHOLARSHIP PROGRAM

Awards for Fiscal 1974-75

	Number	Amount	Percent
New Students	20	$121,000.00	39.7%
Renewals	31	183,875.00	60.3
TOTAL AWARDED	51	$304,875.00	100.0%
Awards	51		48.1%
Non Awards	55		51.9
Applications Rec'd	106		100.0%

AWARDS BY INSTITUTIONS

UT-Medical Units	42	$262,250.00	86.0%
St. Louis Univ.	1	5,000.00	1.7%
Vanderbilt Univ.	0	.00	0%
Duke Univ.	1	5,000.00	1.7%
Emory Univ	1	5,000.00	1.7%
Meharry Med. College	1	5,000.00	1.7%
Loma Linda Univ.	1	1,625.00	.6%
Guadalajara	4	20,000.00	6.6%
Total	51	$304,875.00	100.0%

MEDICAL LOAN-SCHOLARSHIP PROGRAM

Cumulative Awards Since July 1, 1972

	Number	Amount	Percent
New Students	80	$332,850.00	55.5%
Renewals	50	226,525.00	44.5%
TOTAL AWARDED	130	$599,375.00	100.0%
Awards	130		53.7%
Non Awards	112		46.3%
Applications Rec'd	242		100.0%

AWARDS BY INSTITUTIONS

UT-Medical Units	111	$527,600.00	88.0%
St. Louis Univ.	1	5,000.00	.8%
Vanderbilt Univ.	1	3,500.00	.6%
Duke Univ.	1	5,000.00	.8%
Emory Univ.	6	20,750.00	3.5%
Meharry Med. College	4	10,900.00	1.8%
Loma Linda Univ.	2	6,625.00	1.1%
Guadalajara	4	20,000.00	3.4%
Total	130	$599,375.00	100.0%

GRADUATE NURSING LOAN-SCHOLARSHIP PROGRAM

Tennessee colleges and universities have found a critical shortage of persons in Tennessee that are qualified to teach in their schools of nursing or with the skills to administer their nursing program. The State's Graduate Nursing Loan-Scholarship Program is a program designed to help eliminate this shortage.

Under this program, persons with bachelor degrees in nursing that are enrolled in master's degree programs, or persons with master's degrees in nursing that are pursuing a post-master's in a related field, may borrow from the Tennessee Student Assistance Corporation up to four thousand dollars per year for their educational expenses. If the borrower returns to Tennessee to teach in the field of nursing or if the borrower becomes employed in a supervisory or administrative capacity in the field of nursing in Tennessee, the debt is cancelled at the rate of twenty-five percent (25%) per year.

Since its inception on July 1, 1969, the program has assisted sixty-nine students pursuing master's degrees in nursing or post-master's degrees in related fields.

The attached pages provide additional data relative to the Nursing Loan-Scholarship Program.

NURSING LOAN-SCHOLARSHIP PROGRAM

Awards for Fiscal 1974-75

	Number	Amount	Percent
New Students	21	$84,000.00	93.3%
Renewals	2	6,000.02	6.7%
TOTAL AWARDED	23	$90,000.02	100.0%
Awards	23		74.2%
Non Awards	8		25.8%
APPLICATIONS REC'D	31		100.0%
Masters Program	21	$82,000.02	91.1%
Post-Masters	2	8,000.00	8.9%
TOTAL	23	$90,000.02	100.0%

AWARDS BY INSTITUTIONS

UT-Medical Units	5	$20,000.00	22.2%
Wayne State Univ.	1	2,000.02	2.2%
Catholic Univ.	1	4,000.00	4.4%
Loma Linda Univ.	1	4,000.00	4.4%
Peabody College	1	4,000.00	4.4%
St. Louis Univ.	1	4,000.00	4.4%
Vanderbilt Univ.	13	52,000.00	58.0%
Total	23	$90,000.02	100.0%

NURSING LOAN-SCHOLARSHIP PROGRAM

Cumulative Awards Since July 1, 1969

	Number	Amount	Percent
New Students	90	$318,966.64	94.5%
Renewals	10	18,500.02	5.5%
TOTAL AWARDED	100	$337,466.66	100.0%
Awards	100		89.6%
Non Awards	21		17.4%
APPLICATIONS REC'D	121		100.0%
Masters Program	82	$302,466.64	89.6%
Post Masters Prog.	8	35,000.00	10.4%
TOTAL	90	$337,466.64	100.0%

AWARDS BY INSTITUTIONS

Univ. of Texas	1	$ 666.66	.2%
Vanderbilt Univ.	52	194,200.00	57.5%
Univ. of Florida	2	6,000.00	1.8%
Emory University	6	22,000.00	6.5%
Univ. of Arizona	1	1,500.00	.4%
St. Col. of Ark.	2	8,000.00	2.4%
Columbia University	1	3,000.00	.9%
Peabody College	3	12,000.00	3.6%
Univ. of Alabama	4	16,000.00	4.7%
Loma Linda Univ.	2	8,000.00	2.4%
Univ. of Colorado	1	1,500.00	.4%
UT-Knoxville	1	7,000.00	2.1%
Wayne State Univ.	1	4,000.00	1.2%
Catholic Univ.	1	8,000.00	2.4%
Memphis State Univ.	1	4,000.00	1.2%
UT-Memphis	10	37,600.00	11.1%
St. Louis Univ.	1	4,000.00	1.2%
TOTAL	90	$337,466.66	100.0%